



Ref RE-LB11237

Type New development

Region Dalmatia > Trogir, Ciovo

LocationCiovoFront lineNoSea viewYesDistance to sea150 mFloorspace61 sqm

No. of bedrooms 2 No. of bathrooms 1

Price € 215 000



Boutique residence in Okrug on Ciovo offers apartments for sale just 150 meters from the sea!

The beginning of construction is the 4th month of 2022, the move-in is planned for the 7th month of 2023. The Medieval center of Trogir, a UNESCO-protected site located just a few kilometers from the building. Split International Airport is 8 km away, while the city of Split and the famous Diocletian's Palace are 25 km away.

Residence benefits:

- 9 luxury apartments
- shared swimming pool with sundeck area
- underfloor heating
- outdoor parking place for each apartment included in price
- underground garage for exatra price
- storage spaces for extra price

Price list

LEFT SIDE:

S1: ground floor, 59.98 m2; hallway, living room with kitchen and dining room, 2 bedrooms, bathroom, balcony (15.80 m2); PRICE: 190 000 €

S2: ground floor, 44.87 m2; hallway, living room with kitchen and dining room, 1 bedroom, bathroom, balcony (12.00 m2); PRICE: 142 000 €

S3: 1st FLOOR, 59.80 m2; hallway, living room with kitchen and dining room, 2 bedrooms, bathroom, balcony (15.80 m2); PRICE: 205 000 €

S4: 1st FLOOR, 44.87 m2; hallway, living room with kitchen and dining room, 1 bedroom, bathroom, balcony (12.00 m2); PRICE: 154 000 €

S5: 2nd FLOOR, 59, 98 m2; hallway, living room with kitchen and dining room, 2 bedrooms, bathroom, balcony (15.80 m2), roof terrace (139m2); PRICE: 360 000 €

S6: 2nd FLOOR, 44.87 m2; hallway, living room with kitchen and dining room, 1 bedroom, bathroom, balcony (12.00 m2); PRICE: 165 000 €

RIGHT SIDE:

S1: ground floor, 61.16 m2; hallway, living room with kitchen and dining room, 2 bedrooms, bathroom, balcony (17.06 m2), garden; PRICE: 215 000 €

S2: 1st FLOOR, 61.16 m2; hallway, living room with kitchen and dining room, 2 bedrooms, bathroom, balcony (16.06 m2); PRICE: 215 000 €

S3: 2nd FLOOR, 61.16 m2; hallway, living room with kitchen and dining room, 2 bedrooms, bathroom, balcony (16.06 m2), roof terrace (77,35 m2); PRICE: 305 000 m2



Idea property for renting or for private accomodation on Ciovo.

Bank Financing:

Credit Conditions Summary for Croatian Nationals Living and Working Abroad, and Foreign Nationals Without Residency in Croatia (brief summary of 4-5 Croatian banks practice).

Banks set different conditions for Croatian and non-Croatian passport holders.

1/

For Croatian nationals residing and employed abroad, eligible applicants include those with residence and employment in an EU country, a member state of the European Economic Area (EEA) (Iceland, Liechtenstein, Norway), or Switzerland.

Credit Terms for Croatian Nationals Abroad:

- Loan Amount: Up to 80% of the property's official appraised value.
- Maximum Loan Amount: Generally up to €400,000 €450,000 (loans up to €800,000 may be considered, subject to approval).
- Interest Rate: Current rates range from 3.69% to 4.19%.
- Collateral Requirement: Only available with a mortgage.
- Maximum Age: Up to 75 years, though most banks set a maximum of 67 years.
- Maximum Loan Duration: Up to 30 years.
- Property Insurance: Mandatory.
- Additional Insurance Requirements: Some banks require accident or life insurance.

2/

Credit Conditions for Foreign Nationals

Foreign nationals are eligible for credit only if they hold EU citizenship (Permanent or Temporary Residence status are NOT taken into account).

Some Croatian banks finance only those EU countries where the Euro (€) is the official currency.

We are sorry, but the buyers from Turkey, Ukraine, Russia, Georgia, Armenia, Azerbaijan, Kazakhstan, Albania and many other countries are not eligible for bank financing in Croatia.

- Loan Amount: Typically between 50% and 70% of the property's official appraised value, depending on the bank and loan size (with a minimum 30% down payment required).
- Maximum Loan Amount: Up to €400,000 €450,000.



- Interest Rate: Current rates range from 3.89% to 4.19%.
- Collateral Requirement: Only available with a mortgage.
- Maximum Age: Up to 67 years.
- Maximum Loan Duration: Up to 30 years.
- Property Insurance: Mandatory.
- Additional Insurance Requirements: Some banks require accident or life insurance.

Please, note that the banks may also change their offer depending on your marital status, number and age of children, dependents, etc. They way request any relevant documents on your family status. Minimum salary/income to be shown by the borrower is cca.3000 eur per month. Please, note that potential income deriving from Croatian property renting to tourists ir not taken into account. The bank want to see some already available sources of income.

Overall additional expenses borne by the Buyer of real estate in Croatia are around 7% of property cost in total, which includes: property transfer tax (3% of property value), agency/brokerage commission (3%+VAT on commission), advocate fee (cca 1%), notary fee, court registration fee and official certified translation expenses. Agency/brokerage agreement is signed prior to visiting properties.



Price per m² 3525 €

Average price/m² of this type in this region: 4045 €

Median price/m² of this type in this region: 3598 €

Average price/m² of this type in Croatia: 4262 € Median price/m² of this type in Croatia: 3987 €

www.adrionika.com























































